

City of Hattiesburg
2020 Annual Action Plan



**Presented to the U.S. Department of Housing and Urban
Development
City of Hattiesburg
Department of Urban Development
Community Development Division (CDD)
200 Forrest Street
Hattiesburg, MS 39401**

Annual Action Plan
2020

1

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Hattiesburg (COH) 2020 Annual Action Plan is the third Action Plan of the City's 2018-2022 Consolidated Plan. The 2020 Action Plan will continue to address the identified housing, homelessness, supportive services and non-housing community needs as the basis for the City's strategy and its use of the 2020 CDBG and HOME funds granted to the City by HUD. This year's Action Plan is the City's application of the 2020 allocations of the above mentioned grant funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The primary objectives of the 2020 Action Plan are the same as detailed in the Consolidated Plan. The proposed projects/activities with 2020 CDBG/HOME funding will address housing concerns in a number of areas, with primary focus on: Housing Rehabilitation, Affordable Housing Production and Down Payment Assistance. Proposed activities also include continuation of previously established Microenterprise, Façade Improvement and Public Facility activities. Specific goals for each area can be found in section AP-20.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has managed to meet many of its past objectives, particularly in the area of substantial rehabilitation of single-family homes. Over the five years of the previous five-year Consolidated Plan, the City was able to continue its objectives in the areas of housing activities by limiting its eligible activities to primarily housing and housing related activities. The City has reduced its waiting list to approximately 30 households. Along with CHDO partnerships, a number of rental and homeownership affordable housing opportunities were made available to residents.

During the previous five year Consolidated Plan period, the City also demolished more than 20 vacant and blighted properties. In the last 2-3 years, the City has continued an effort through code enforcement to demolish more than 75 vacant blighted properties.

In 2016, the City also hired a full-time Homelessness Coordinator. This new role was the first full-time position of its kind hired by a Mississippi city. The position focuses on outreach and documentation of homeless individuals, and partnership with other agencies to update the state's homeless management information system. The role is integral to identifying resources available across various agencies and organizations, and to connecting individuals in need to those resources. Likewise, the coordinator has become a go-to point of contact for other city departments and citizens when facing challenges related to homelessness. In recent years, the City also made great strides in reducing the number of homeless veterans.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City conducted a Public Hearing on December 9, 2019, for the purpose of receiving comments on the creation of the 2020 Action Plan. The City maintains, because of the efforts of the Public Engagement Coordinator, this was one of the best attended public hearings. In addition to newspaper publications, the City utilized its website, community calendar and its Facebook page to provide notice of the hearing and comment period. The Impact paper and local TV station WDAM, both advertised the upcoming hearing on their websites. City staff also sent letters to neighborhood associations and churches to generate interest. Twenty-nine citizens attended the public hearing and 31 written comments were submitted. The hearing also addressed an amendment to funds from prior grant years, but many comments were relevant to both the amendment as well as the 2020 Action Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The sum of all comments would suggest that housing needs- repair and rehabilitation of substandard housing- are still perceived as the greatest need. However, there were a considerable number of comments calling for public facility type projects. Street work, sidewalks, and demolition of blighted properties were also noted multiple times. The City considered these comments and all other resources available in preparing the plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

The City of Hattiesburg recognizes its CDBG and HOME grants as an opportunity to do great things to improve quality of life for low- to moderate-income residents and as a result, for the City as a

whole. The City values the citizen participation process and looks forward to doing more to promote participation opportunities in the future. Participation in this process by residents of low-income areas and the organizations that regularly serve low-income households is vital to ensure that funds are directed to areas and programs in which they can make the greatest impact. The City believes that the input from the hearing, other meetings, and daily calls to the city support the priorities in this plan.

The City believes that the strategies and objectives set forth in this Annual Action Plan are feasible and attainable (assuming that funding remains available), and they are in accordance with the needs and desires communicated by the public that these grants are intended to serve and organizations that provide such services.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	HATTIESBURG	
CDBG Administrator	HATTIESBURG	Urban Development D/Community Development Division
HOPWA Administrator		
HOME Administrator	HATTIESBURG	Urban Development D/Community Development Division
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City's program staff reached out to citizens, local government representatives, public housing authorities, non-profit developers, and various social service agencies to gather input for the Annual Action Plan through its traditional advertising method. Staff also participated in the Mayor's Town Hall meetings and in quarterly meetings of the Community Advisory Committee – a group similar in purpose to the Housing Round Table.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City continues to participate quarterly in the Community Advisory Committee to discuss a variety of housing and homelessness issues. Participants are similar to the former Housing Round Table, which included the City's Urban Development Department, Mississippi Regional Housing Authority No. 8, the Hattiesburg Housing Authority, Hattiesburg Area Habitat for Humanity, R3SM (a non-profit housing organization), as well as the City's Community Housing Development Organizations (CHDOs). Participants also include the Salvation Army and Pine Grove Behavioral Health & Addiction Services, which both serve homeless persons; the AIDS Services Coalition, which serves the homeless as well as those living with AIDS; the University of Southern Mississippi's Institute for Disability Studies, which addresses housing issues statewide; and the Hattiesburg Board of Realtors.

The City has worked to bolster mental health services by way of a Behavioral Health Court partnership with Pine Belt Mental Healthcare Resources, and through working with the Pinebelt Coalition on Homelessness to coordinate efforts toward functionally ending homelessness.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City works closely with the Continuum of Care operating in Hattiesburg and the surrounding areas. The Pinebelt Homeless Coalition is the lead agency for the implementation of HUD Continuum of Care programs. Generally, individuals requiring assistance are referred to this organization. Further, the City has provided funding to the AIDS Services Coalition and Pine Grove Behavioral Health & Addiction Services. The City also has a full-time Homeless Advocate/Coordinator, who works actively with the coalition as well as other agencies in making proper referrals to appropriate resource agencies. In the last year, the city's coordinator has worked with the coalition to press the issue of a need for a documented plan as well as an adopted standard of care.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Hattiesburg is a part of the 71-county "balance of state" Continuum of Care. The City works with the Continuum of Care (Mississippi United to End Homelessness), and a representative from the City regularly participates in their meetings. MUTEH and its members establish guidelines, policies, etc. for the Continuum of Care. The City does not enjoy entitlement status under ESG, and as the City does not directly undertake any activities supporting homeless persons, the City does not access or input information into HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	AIDS Service Coalition
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency has participated in meetings and discussions.
2	Agency/Group/Organization	Habitat for Humanity in Hattiesburg, MS
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Group participated in meetings and gave verbal comments. Question/comments favored down payment assistance, housing repair programming and rehabilitation grant amounts.
3	Agency/Group/Organization	Breakthrough Community Services, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Education Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Organization participated in public hearings and verbal discussions. Comments focused on down payment assistance, rehabilitation grant funding, and housing repair programs.
4	Agency/Group/Organization	Hattiesburg Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in public hearings. Comments focused on improving the quality of safe and habitable public housing.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City's interaction and coordination with the agencies and partnership groups mentioned above is constant. A full-time grant coordinator also seeks out other opportunities to leverage the city's resources – in Community Development as well as citywide. We have recently considered grant opportunities specific to lead hazard reduction, but have elected to defer such application until we have additional capacity to administer such a program.

The preparation of this action plan also overlapped with the creation of the Analysis of Impediments to Fair Housing Choice, which afforded opportunities to gauge feedback regarding the need for quality affordable housing from the perspective of both public housing residents and public housing management.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

As stated previously, the City conducted a Public Hearing on December 9, 2019, for the purpose of receiving comments on the creation of the 2020 Action Plan. The City maintains, because of the efforts of the Public Engagement Coordinator, this was one of the best attended public hearings. In addition to newspaper publications, the City utilized its website, community calendar and its Facebook page to provide notice of the hearing and comment period. The Impact paper and local TV station WDAM, both advertised the upcoming hearing on their websites. City staff also sent letters to neighborhood associations and churches to generate interest. There were many verbal and several written comments during the formal citizen participation process. The consensus from the community is overwhelming support for and need of a facility to anchor the community and be the catalyst to spur development. The 2020 Action Plan reflects that desire.

The City will continue to bolster its efforts going forward to encourage more citizen engagement.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing	29 citizens; 9 staff members	Repair and rehabilitation of substandard housing - greatest need. Infrastructure street work, sidewalks. Demolition of blighted properties	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	546,063	0	0	546,063	1,092,209	The expected amount for the remainder of the Con Plan is simply the Year 3 amount multiplied by 2 to estimate Program Years 2021, and 2022.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	296,577	0	0	296,577	593,219	The expected amount for the remainder of the Con Plan is simply the Year 3 amount multiplied by 2 to estimate Program Years 2021, and 2022.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has recently utilized its mapping capabilities to identify City and State owned property throughout the City of Hattiesburg. These properties are reviewed periodically when need arises for particular projects, and the City intends to continue this approach of utilizing property already in its inventory (when appropriate) before seeking property to purchase.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Programs (including Affordable Housing)	2018	2022	Affordable Housing		Emergency Repair Housing Rehabilitation Rental Rehabilitation	CDBG: \$161,917 HOME: \$216,978	Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Down Payment Assistance	2018	2022	Affordable Housing		Down Payment Assistance	HOME: \$50,000	Homeowner Housing Added: 5 Household Housing Unit
9	Public Facilities	2018	2022	Non-Housing Community Development		Public Facility Improvement	CDBG: \$275,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2516 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Programs (including Affordable Housing)
	Goal Description	This goal includes the creation of affordable housing by CHDOs either in the rehabilitation of existing housing stock or the construction of new housing for the purpose of sale or rental to eligible households. This goal also includes the bulk of the City's housing program, which is the substantial and emergency rehabilitation of eligible owner-occupied homes. Substantial Rehabilitations are completed with either HOME or CDBG funding. Emergency Repairs are completed using CDBG funding.
3	Goal Name	Down Payment Assistance
	Goal Description	This goal includes the use of HOME funds to assist in making new homeownership affordable for eligible buyers.
9	Goal Name	Public Facilities
	Goal Description	This goal serves to address the community need for a multi-purposed gathering place and also to stimulate area development. This goal is the result of support from citizens and elected officials.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following is a listing of projects that the City of Hattiesburg proposes to undertake using CDBG and HOME funds anticipated for 2020.

Projects

#	Project Name
9	Public Facilities and Improvements
10	HOME Administration
11	HOME Housing Programs
12	Down Payment Assistance
13	CHDO Set-Aside
14	CDBG Administration
15	CDBG Housing Programs

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation of funding is in keeping with the priority needs identified in the Consolidated Plan. Housing issues - rehabilitation, code compliance, affordability - being the greatest priority identified, it is allocated the greatest amount of funding. The City also seeks to make funding available for Façade Improvement, Public Facilities and Microenterprise Assistance. Should funding for those programs go unused for any reason, the city may reallocate those funds for use in Housing Programs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Facilities and Improvements
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facility Improvement
	Funding	CDBG: \$275,000
	Description	Acquisition and rehabilitation of facilities for emergency temporary housing for the homeless.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition and rehabilitation of existing facilities to be utilized as multi-purpose community centers.
2	Project Name	HOME Administration
	Target Area	
	Goals Supported	Housing Programs (including Affordable Housing) Down Payment Assistance
	Needs Addressed	Housing Rehabilitation Down Payment Assistance Acquisition Rental Rehabilitation
	Funding	HOME: \$29,599
	Description	Overall and day-to-day administration of the HOME Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	HOME Housing Programs
	Target Area	

	Goals Supported	Housing Programs (including Affordable Housing)
	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$172,481
	Description	Funding of HOME housing activities, primarily substantial housing rehabilitation
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of HOME activities.
4	Project Name	Down Payment Assistance
	Target Area	
	Goals Supported	Down Payment Assistance
	Needs Addressed	Down Payment Assistance
	Funding	HOME: \$50,000
	Description	Down Payment Assistance
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	CHDO Set-Aside
	Target Area	
	Goals Supported	Housing Programs (including Affordable Housing)
	Needs Addressed	Housing Rehabilitation Acquisition Rental Rehabilitation
	Funding	HOME: \$44,497

	Description	Funding to be awarded to a CHDO for an affordable housing activity that benefits a low and/or very low income household.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Construction or rehabilitation of housing as an affordable unit.
6	Project Name	CDBG Administration
	Target Area	
	Goals Supported	Housing Programs (including Affordable Housing) Down Payment Assistance
	Needs Addressed	Housing Rehabilitation Emergency Repair Down Payment Assistance Public Facility Improvement Microenterprise Assistance Commercial Rehab - Facade Improvement Rental Rehabilitation
	Funding	CDBG: \$109,146
	Description	Overall and day-to-day administration of the CDBG Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of CDBG activities.
7	Project Name	CDBG Housing Programs
	Target Area	
	Goals Supported	Housing Programs (including Affordable Housing)

Needs Addressed	Housing Rehabilitation Emergency Repair
Funding	CDBG: \$161,917
Description	Funding for all CDBG Housing Activities as well as project delivery for CDBG funded housing activities
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	Substantial rehabilitation and Emergency repair of owner-occupied housing.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

With the exception of the Facade Improvement Program, none of the activities proposed for the 2020 Action Plan are directed geographically, meaning that there is not a prescribed area in which these activities are required to take place. Microenterprise Assistance, Housing Rehabilitation, Emergency Repair, Down Payment Assistance, and other Affordable Housing activities are allowable Citywide. However, these activities have historically taken place in areas of low-income and minority concentration. Such areas include the greater portion of Wards 2, 4, and 5, which are better identified by U.S. Census tracts 001, 002, 003, 004, 005, 006, 011, and 105. The Facade Improvement Program is directed to the downtown area as a program policy in an effort to continue the revitalization of the historic downtown.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The only activity/priority that is geographically driven in the 2020 Action Plan is the Facade Improvement Program, which is focused by program policy on the downtown area in an effort to continue the revitalization of the historic downtown. It is possible that procedures may change in the future regarding the approach taken to address housing rehabilitation, which could allow for a geographic focus. Such a focus would be based on findings of concentrations of need in low-income areas and/or based on a concerted effort by the City and/or partner agencies to create an impact on a particular neighborhood or area. Though it is currently not the case, the same effort could be enacted to concentrate Microenterprise Assistance on particular low- to moderate-income areas.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The city intends to concentrate its limited resources on affordable housing rehabilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	11
Special-Needs	0
Total	11

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	5
Acquisition of Existing Units	5
Total	11

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The figures provided above are taken from the total goals from all activities/projects anticipated within the 2020 Action Plan with the exception of Administrative activities and Public Facilities Activities. To a degree, the goals for each category of household or housing project type are unknown because they will vary depending on the type of households that apply for downpayment assistance or for any housing developed by CHDO's. The numbers above are a tabulation of each type as listed in the goals outlined earlier in the Action Plan. The number of households supported included among the non-homeless are those households anticipated to directly benefit from housing rehabilitation activities.

AP-60 Public Housing – 91.220(h)

Introduction

The Hattiesburg Housing Authority manages 296 Public Housing units in the City of Hattiesburg.

Actions planned during the next year to address the needs to public housing

The City of Hattiesburg stands ready to support the Hattiesburg Housing Authority in any way possible, particularly as the HHA seeks to replace many of its older units in the coming years. Most recently, the City has supported via resolution, a funding opportunity that would allow for the replacement of several buildings/units with new units at an HHA property.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority will continue to host monthly resident meetings at each of its developments to engage its residents. Guest speakers bring residents valuable information related to the City, the schools, civic service agencies, or others as may be pertinent. The HHA continues to host National Night Out Against Crime events, and use them as an opportunity to engage residents.

The City of Hattiesburg continues to require, as a component of its Down payment Assistance Program, homebuyer education requirements, which are available to attendees at no or minimal cost through various agencies. The City will continue to work with public housing management to encourage homeownership options through down payment assistance, Family Self-Sufficiency (FSS) Program, and Section 8 Housing Choice Voucher Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Hattiesburg actively participates in meetings of the Pinebelt Coalition on Homelessness and supports the efforts of individual organizations whose mission is to serve homeless populations. The City's Homelessness Coordinator leads a homeless outreach team, which travels weekly to known and suspected homeless encampments and other known locations in order to assess individuals' needs and to work to pair willing individuals with appropriate resources or services. The City intends to continue this collaboration in 2020, and intends to increase efforts in serving the homeless community by way of funding supportive services offered by appropriate agencies. The City also intends to support these agencies in attaining funding for additional emergency and transitional shelter. The Homeless Coordinator assists the city and homeless support agencies with all homeless issues. The city has also recently acquired a facility to be used by Pinebelt Mental Healthcare Resources and other agencies serving homeless individuals, which will become a multi-faceted resource center for the homeless and those at risk of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

As previously stated, the City intends to continue its collaboration with organizations whose missions include services and housing for homeless persons. The City will support these agencies in competing for and attaining funding for additional emergency and transitional shelter, and may, as funding allows, consider opportunities to support new sustainable programs for emergency and/or transitional housing. More direct support for these housing needs will likely come through Public Facility Improvement activities, which may be more feasible in future years. The City's full time Homeless Coordinator assists in identifying available resources for individuals facing homelessness, and these resources sometimes include connecting individuals with emergency or transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Hattiesburg's partner agencies in the field of homelessness and special needs clients are well organized and maintain close working relationships. The City's Homeless Coordinator works closely with a local non-profit by helping to refer clients for the Rapid Re-Housing Program. This work will continue in 2020.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Forrest General Hospital has a process for identifying homeless persons and persons with substance abuse problems that may require certain case management or supportive service resources, and there is a well-organized process by which people are referred to appropriate agencies that may be able to assist. The City intends to support activities that will assist all manners of homelessness, including the prevention thereof.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Hattiesburg has historically supported efforts to meet housing needs of its citizens and has been proactive in the provision of housing to its low- and moderate-income residents. In the 1938-1939 timeframe, the City created one of the first housing authorities in the State of Mississippi. The City supported the creation of the Mississippi Regional Housing Authority No. VIII and its efforts to bring Section 8 assistance to City residents.

The Official Zoning Ordinance and Subdivision Regulations make provisions for affordable housing and provide protection to citizens by ensuring proper land use and high quality residential land development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City's zoning ordinance and related regulations are conducive to affordable housing development. As public policies are concerned, the only notable barrier to affordable housing has to do with development in flood zones where FEMA regulations create limitations on the value/cost of rehabilitation that can take place on existing structures. Historically, new affordable housing has not been created in flood zones when using CDBG or HOME funds because of the challenges of meeting the development requirements.

Discussion:

The City continues to implement housing rehabilitation programs to upgrade owner-occupied housing. Through CHDOs, the City of Hattiesburg is supporting the development of affordable housing and homebuyer down-payment assistance programs. These activities serve to reduce affordable housing barriers. The City has also partnered with service providers in areas of adult financial literacy, jobs training, and employability skills training - all of which address barriers individuals may have in attaining affordable housing. The City will continue to support such programs.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Several of the City of Hattiesburg's CDBG and HOME funded activities seek to address underserved needs by way of affordable housing, housing rehabilitation, and assistance to non-profit organizations with such missions, among others. The City will continue these efforts in the coming years, and will also continue work in areas of obstacles pertaining to affordable housing.

Actions planned to foster and maintain affordable housing

The City will re-launch its Down Payment Assistance Program, continue to promote the Bank On Hattiesburg Program, and continue addressing code compliance in an effort to continue improving housing stock.

Actions planned to reduce lead-based paint hazards

Through the City's ongoing Housing Rehabilitation, Emergency Repair, and other housing activities, the City and its partners comply with 24 CFR Part 35, which often requires lead-based paint abatement. These activities will be continued in 2020 along with the potential for addressing LBP hazards in housing as a stand-alone activity.

Actions planned to reduce the number of poverty-level families

The City will continue to support non-profits and public efforts to improve adult financial literacy through continued participation with Bank On Hattiesburg and continued promotion of free tax preparation services in an effort to address the high number of households in the area that are either

un-banked or under-banked.

Actions planned to develop institutional structure

The City plans to continue facilitating meetings with various housing agencies, and participating in the Community Action Agency, the Pinebelt Coalition on Homelessness, and participating with other similar organizations as the opportunity arises. The City will continue to assess the group for gaps in representation and work to close those gaps by bringing other valuable participants to the table in order to further develop institutional structure. The Mayor's Town Hall circuit of neighborhood meetings will also continue, which has proven effective in making additional contacts with interested organizations and individuals.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to participate with and support the efforts of the Pinebelt Coalition on Homelessness, and will continue to encourage agencies that have a mutual interest to participate as well. The City continues to work with United Way and Bank-On to provide reasonable costs banking services and financial literacy education to all residents, especially the un-banked and the under-banked.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City has no other forms of investment beyond identified in section 95.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME PROGRAM – RECAPTURE PROVISIONS

Recapture Provisions HOME program regulations governing recapture when a HOME participating jurisdiction (City of Hattiesburg) uses HOME funds to assist homebuyers are set forth in 24 CFR Part 92.254(a)(5). By virtue of the fact that the City of Hattiesburg uses HOME funds to assist homebuyers, all homebuyers programs provided by the City of Hattiesburg and its sub-recipients must include guidelines for recapture as required by HUD. The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. The requirements set forth for resale/recapture will be provided in a separate written agreement between the City of Hattiesburg and the sub-recipient and/or beneficiary. Homebuyer Assistance Programs – The City of Hattiesburg will utilize the same Recapture requirements.

Funds subject to *recapture* – include direct subsidy of HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer. The amount recaptured is limited to net proceeds.

Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

The *Recapture* requirements of all the homebuyer assistance programs that utilize direct financial assistance include the following provisions and is included in the Program Written Participation Agreement and the Deed of Trust and Promissory Note:

• The Deed of Trust and Promissory Note (lien), attached to the property to enforce recapture will be executed at loan closing and recapture guidelines adhered to by the homebuyer. The lien also restricts the homebuyer's ability to refinance during the period of affordability without approval. (See refinance/subordination policy).

The lien will depreciate annually in equal increments based on the affordability period, 5 years (20% per year), 10 years (10% per year), and 15 years (6.66% per year).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME PROGRAM – RECAPTURE PROVISIONS

Recapture Provisions

HOME program regulations governing recapture when a HOME participating jurisdiction (City of Hattiesburg) uses HOME funds to assist homebuyers are set forth in 24 CFR Part 92.254(a)(5). By virtue of the fact that the City of Hattiesburg uses HOME funds to assist homebuyers, all homebuyers programs provided by the City of Hattiesburg and its sub-recipients must include guidelines for recapture as required by HUD.

The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. The requirements set forth for resale/recapture will be provided in a separate written agreement between the City of Hattiesburg and the sub-recipient and/or beneficiary.

Homebuyer Assistance Programs – The City of Hattiesburg will utilize the same Recapture requirements.

Funds subject to *recapture* – include direct subsidy of HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer. The amount recaptured is limited to net proceeds.

Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

The *Recapture* requirements of all the homebuyer assistance programs that utilize direct financial assistance include the following provisions and is included in the Program Written Participation Agreement and the Deed of Trust and Promissory Note:

The Deed of Trust and Promissory Note (lien), attached to the property to enforce recapture will be executed at loan closing and recapture guidelines adhered to by the homebuyer. The lien also restricts the homebuyer's ability to refinance during the period of affordability without approval. (See refinance/subordination policy).

The lien will depreciate annually in equal increments based on the affordability period, 5 years (20% per year), 10 years (10% per year), and 15 years (6.66% per year).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

N/A

Based on the HOME Affordable Homeownership, the City will determine 95% of the median area purchase price set forth at CFR 92.254 (a)(2)(iii). For single-family housing, this does not exceed \$148,000.00. Eligible applicants for the City's DPA and Rehabilitation Programs are low and very-low income residents of the City. The City uses a number of public forums and events to promote its programs and to solicit applicants. Information may be obtained in the Community Development office Monday-Friday from 8:00 am to 5:00 pm. For CHDO Set-Aside funds, the eligible applicants are local not-for-profit housing development organizations that can meet HOME CHDO requirements. These agencies are solicited through a Request for Proposal process.